



Loan Invest N.V., Compartment Home Loan Invest 2019

euro 3,200,000,000 floating rate Mortgage Backed Notes due 2050

Investor Report Reporting period: April 2024

MONTHLY CALCULATION REPORT

Floating Rate Interest Period (31/03/24 - 30/04/24)	
	Monthly Total

The Loan Portfolio

Number of Loans		
Beginning of Period	22,213	22,213
Matured loans	103	103
Prepaid Loans	39	39
Repurchased Loans	8	8
Defaulted Loans during period	0	0
Defaulted Loans reopend to normal	0	0
End of month	22,063	22,063
Delinquent Receivables at the end of the Monthly Calculation Period	12	12

Outstanding Principal Amount of Mortgage loans

Beginning of Period	1,416,399,219.11	1,416,399,219.11
Scheduled Principal collected	12,200,381.77	12,200,381.77
Full Prepayments	1,533,652.79	1,533,652.79
Partial Prepayments	172,707.74	172,707.74
Principal balance of repurchased loans	944,030.10	944,030.10
Principal balance of Defaulted Loans during the period	0.00	0.00
Full Prepayment difference (principal)	0.00	0.00
Reopening of defaulted loans (default becomes normal again)	0.00	0.00
Interest capitalisation (interest becomes principal)	0.00	0.00
End of Period	1,401,548,446.71	1,401,548,446.71
Principal balance of Delinquent Loans at the end of the Calculation Period	954,919.95	954,919.95
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	1,498,093.25	1,498,093.25
Write-off defaulted loans	0.00	0.00
Balance of Non Defaulted Loans	1,401,548,446.71	1,401,548,446.71
Balance of Non Delinquent Loans	1,400,593,526.76	1,400,593,526.76
Balance of reopened Loans	0.00	

Floating Rate Interest Period (31/03/24 - 30/04/24)
Monthly Total

Cash Flows

Monthly Cash Flows		
Principal Available Amount:		
Previously Principal Available Amount	9,671.30	9,671.30
Principal Receipts		
Repayment of principal	12,200,381.77	12,200,381.77
Prepayment in full of principal	1,533,652.79	1,533,652.79
Partial prepayment of principal	172,707.74	172,707.74
Repurchase by the seller Receipts	944,030.10	944,030.10
Principal from sale of Issuer assets	0.00	0.00
Amounts to be used as indemnity for losses of scheduled principal as a result of Conmingling Risk and/or Set-Off Risk	0.00	0.00
Amounts to be credited to the Principal Deficiency Ledger	0.00	0.00
Principal Available Amount	14,860,443.70	14,860,443.70
Notes Interest Available Amount		
Revenue Receipts		
Interest, including penalty interest, on Mortgage Receivables	2,682,171.06	2,682,171.06
Interest accrued on the Transaction Account	0.00	0.00
Prepayment Penalties under the Mortgage Loans	10,538.55	10,538.55
Net Proceeds on any Mortgage Loans	109,097.58	109,097.58
Amounts to be drawn from the Reserve Account on MPD	0.00	0.00
Amounts to be received from the Swap on MPD	4,419,772.60	4,419,772.60
Amounts received in connection to a repurchase pursuant MRPA	1,224.46	1,224.46
Amounts received in connection with a sale of Mortgage receivables pursuant Common Reps Agr	0.00	0.00
Amounts received as post-foreclosure proceeds	0.00	0.00
Any interest amount standing to the credit of the Issuer Collection Account	0.00	0.00
Amounts used as indemnity for losses of scheduled interest on Mortgage Receivables (as a result of Liquidity Shortfall Risk and/or Conmingling Risk and/or Set-off Risk)	0.00	0.00
Total Note Interest Available Amount		7,222,804.25

Floating Rate Interest Period (31/03/24 - 30/04/24)
Monthly Total

Swap Calculation		
	Loan Invest Pays: (A-B)*C	2,122,816.71
with		
A	the sum of	
	the aggregate amount of interests received during the preceding Monthly Calculation Period	2,682,171.06
	the interest accrued on the transaction accounts	0.00
	the amounts received in respect of Prepayment penalties	10,538.55
	the amounts received in connection with a repurchase of Mortgage Receivables	1,224.46
	the amounts received in connection to a sale of Mortgage Receivables	0.00
	Total A	2,693,934.07
B	less	
	the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments	63,552.34
	Total B	63,552.34
C	multiplied by	
	the principal outstanding amount of the Notes	1,171,059,200.00
	minus	
	the balance of the Notes Principal Deficiency Ledger	0.00
	divided by	
	the result of	
	the Principal Outstanding Amount of the Notes minus the balance of the Notes Principal Deficiency Ledger	1,171,059,200.00
	plus the outstanding amount of the Subordinated Loan	280,000,000.00
	minus the outstanding amount on the Subordinated Loan Principal Deficiency Ledger	0.00
	Total C	0.807
	Loan Invest Receives: (D*E)	4,419,772.60

with				
D	1 month Euribor plus spread		3.879%	
			0.650%	
	Total D		4.529%	
E	multiplied by			
	the Principal Outstanding Amount of the Notes minus the balance of the Notes Principal Deficiency Ledger		1,171,059,200.00	
			0.00	
	Total E		1,171,059,200.00	
	Swap Payment Date	15/05/2024	15/05/2024	

Swap Collateral Amount	
Collateral Amount	
Collateral at the end of the month	
Collateral Type	securities

Floating Rate Interest Period (31/03/24 - 30/04/24)
Monthly Total

Monthly Cash Flow Allocation		
Principal		
Principal Available Amount	14,860,443.70	14,860,443.70
Following Amortisation or Optional redemption		
Notes	14,848,000.00	0.00
Subordinated Loan	0.00	0.00
Expenses on Subordinated Loan	0.00	0.00

Interest		
Total Funds Available		7,222,804.25
1 Issuers Directors		0.00
2 Administrator		4,119.04
3 Security Agent		0.00
4 Other Issuer fees		0.00
	Intertrust fees	0.00
	NBB	0.00
	AIG	0.00
	Servicing	59,016.63
	CTIF	0.00
	Zurich Insurance	0.00
	Moody's	0.00
	Legal advisor Hogen & Lovells	0.00
	AIG	0.00
	Auditor Deloitte	0.00
	Zurich Insurance	0.00
	Paying Agent	416.67
	corporate admin fee	0.00
	Kosten:FSMA	0.00
	Factur-NBB	0.00
	Other Issuer Costs and Expenses	0.00
	Bank Charges	0.00
	Rating Agency Moody's	0.00
	Fitch	0.00
	Social security / Taxes	0.00

		FSMA		
5	Pari-passu		0.00	0.00
	Class A notes interest due and payable		4,419,772.60	4,419,772.60
	Swap Counterparty payments		2,122,816.71	2,122,816.71
6	Principal Deficiency - Notes		0.00	0.00
7	Payment to Reserve Fund for replenishment		0.00	0.00
8	Principal Deficiency - Subordinated Loan		0.00	0.00
9	Payment to Risk Mitigation Deposit for replenishment		0.00	0.00
10	Interest on Subordinated Loan		616,495.93	616,495.93
11	Swap Counterparty Default Payment		0.00	0.00
12	Interest and Principal on Expense Subordinated Loan		0.00	0.00
13	Dividends to Shareholders		166.66	166.66
14	DPP		0.00	0.00

Floating Rate Interest Period (31/03/24 - 30/04/24)

Monthly Total

Capital structure			
<u>Notes</u>			
	Number of Notes		12,800.00
	Outstanding balance at the beginning of the month		1,171,059,200.00
	Outstanding balance at the end of the month		1,156,211,200.00
	Bond - Factor at the beginning of the month		0.36595600
	Bond - Factor at the end of the month		0.36131600
	Annual interest rate for the period		4.52900%
	Interest payable for the quarter paid on	15/05/2024	4,419,772.60
	Rating (Moody's)		Aaa(sf)
	Rating (Fitch)		AAAsf
<u>Subordinated Loan</u>			
	Outstanding balance at the beginning of the month		280,000,000.00
	Outstanding balance at the end of the month		280,000,000.00
	Annual interest rate for the period		4.87900%
	Interest payable for the month paid on	15/05/2024	616,495.93
<u>Expenses Subordinated Loan</u>			
	Outstanding balance at the beginning of the month		0.00
	Outstanding balance at the end of the month		0.00
	Annual interest rate for the period		4.87900%
	Interest payable for the month paid on	15/05/2024	0.00

Reserve Fund			
	Balance at the beginning of the month		35,000,000.00
	Payment from the Reserve Fund at the end of the month		0.00
	Payment to the Reserve Fund at the end of the month		0.00
	Balance at the end of the month		35,000,000.00

Expense Subordinated Loan			
	Balance at the beginning of the month	0.00	
	Amount Repaid	0.00	0.00
	Balance at the end of the month	0.00	0.00

Risk Mitigating deposit			
	Balance at the beginning of the month	0.00	
	Increase or decrease	0.00	
	Balance at the end of the month	0.00	

Floating Rate Interest Period (31/03/24 - 30/04/24)

Monthly Total

Balance Sheet		
Assets		
Outstanding principal amount of Mortgage Loans (end of period)	1,401,548,446.71	1,401,548,446.71
Transaction Account (after principal and interest payout)	12,443.70	12,443.70
Reserve Fund (end of period)	35,000,000.00	35,000,000.00
Total	1,436,560,890.41	1,436,560,890.41
Liabilities		
Notes outstanding balance at the end of period	1,156,211,200.00	1,156,211,200.00
Subordinated Loan outstanding at the end of the period	280,000,000.00	280,000,000.00
Expenses Subordinated Loan outstanding at the end of period	0.00	0.00
Total	1,436,211,200.00	1,436,211,200.00

Expected future cashflow collection calculated on actual portfolio

HLI2019 - 2024-04-30 - prepayment 5%

WAL-amortize	WAL-Notes	WAL- Notes with call 5Y	Outstanding Notional Amount Notes
4.42	3.33	0.00	1,156,211,200

Periode	interest	principal	prepayment	Total
2024-05	2,654,751.87	12,152,912.00	5,788,700.54	20,596,364.41
2024-06	2,620,542.52	12,130,618.81	5,714,036.83	20,465,198.16
2024-07	2,586,532.44	12,095,550.46	5,639,830.87	20,321,913.77
2024-08	2,552,756.60	12,056,658.22	5,566,093.84	20,175,508.66
2024-09	2,519,256.27	12,034,142.44	5,492,760.88	20,046,159.59
2024-10	2,485,952.40	12,011,241.94	5,419,827.17	19,917,021.51
2024-11	2,452,849.19	11,960,012.52	5,347,412.02	19,760,273.73
2024-12	2,420,005.56	11,884,193.79	5,275,612.65	19,579,812.00
2025-01	2,387,454.71	11,809,933.23	5,204,423.61	19,401,811.55
2025-02	2,355,192.81	11,752,730.05	5,133,768.27	19,241,691.13
2025-03	2,323,185.69	11,704,852.47	5,063,607.52	19,091,645.68
2025-04	2,291,408.65	11,661,422.07	4,993,919.68	18,946,750.40
2025-05	2,259,866.91	11,591,039.17	4,924,816.28	18,775,722.36
2025-06	2,228,616.86	11,529,982.46	4,856,254.44	18,614,853.76
2025-07	2,197,632.58	11,478,660.13	4,788,191.76	18,464,484.47
2025-08	2,166,885.78	11,430,316.62	4,720,614.72	18,317,817.12
2025-09	2,136,368.34	11,388,679.16	4,653,492.71	18,178,540.21
2025-10	2,106,063.16	11,357,586.14	4,586,780.18	18,050,429.48
2025-11	2,075,945.72	11,322,007.12	4,520,494.28	17,918,447.12
2025-12	2,046,032.24	11,271,432.98	4,454,693.22	17,772,158.44
2026-01	2,016,357.47	11,227,119.25	4,389,352.64	17,632,829.36
2026-02	1,986,895.95	11,179,266.54	4,324,483.95	17,490,646.44
2026-03	1,957,647.96	11,105,366.63	4,260,192.75	17,323,207.34
2026-04	1,928,640.15	11,024,514.19	4,196,505.65	17,149,659.99
2026-05	1,899,896.30	10,910,806.01	4,133,558.93	16,944,261.24
2026-06	1,871,470.48	10,812,182.41	4,071,285.19	16,754,938.08
2026-07	1,843,320.09	10,740,337.62	4,009,570.21	16,593,227.92
2026-08	1,815,386.01	10,663,495.08	3,948,432.69	16,427,313.78
2026-09	1,787,688.97	10,585,537.99	3,887,874.09	16,261,101.05
2026-10	1,760,244.28	10,498,495.39	3,827,931.21	16,086,670.88
2026-11	1,733,054.14	10,433,593.11	3,768,508.00	15,935,155.25
2026-12	1,706,097.54	10,367,339.60	3,709,608.22	15,783,045.36
2027-01	1,679,369.46	10,329,095.09	3,651,113.69	15,659,578.24

outstanding amount CLASS A	outstanding amount subordinated loan
1,138,269,587	280,000,000
1,120,424,932	280,000,000
1,102,689,550	280,000,000
1,085,066,798	280,000,000
1,067,539,895	280,000,000
1,050,108,826	280,000,000
1,032,801,401	280,000,000
1,015,641,595	280,000,000
998,627,238	280,000,000
981,740,740	280,000,000
964,972,280	280,000,000
948,316,938	280,000,000
931,801,083	280,000,000
915,414,846	280,000,000
899,147,994	280,000,000
882,997,063	280,000,000
866,954,891	280,000,000
851,010,524	280,000,000
835,168,023	280,000,000
819,441,897	280,000,000
803,825,425	280,000,000
788,321,674	280,000,000
772,956,115	280,000,000
757,735,095	280,000,000
742,690,730	280,000,000
727,807,263	280,000,000
713,057,355	280,000,000
698,445,427	280,000,000
683,972,015	280,000,000
669,645,588	280,000,000
655,443,487	280,000,000
641,366,539	280,000,000
627,386,331	280,000,000

factor note

Internal

2027-02	1,652,825.65	10,292,035.21	3,593,017.46	15,537,878.32	1,034	613,501,278	280,000,000
2027-03	1,626,471.05	10,244,412.96	3,535,361.64	15,406,245.65	1,065	599,721,503	280,000,000
2027-04	1,600,311.23	10,206,364.57	3,478,104.16	15,284,779.96	1,095	586,037,035	280,000,000
2027-05	1,574,322.88	10,156,723.70	3,421,292.47	15,152,339.05	1,126	572,459,018	280,000,000
2027-06	1,548,534.52	10,100,943.25	3,364,950.15	15,014,427.92	1,156	558,993,125	280,000,000
2027-07	1,522,948.00	10,038,818.86	3,309,100.10	14,870,866.96	1,187	545,645,206	280,000,000
2027-08	1,497,566.06	9,983,581.85	3,253,715.16	14,734,863.07	1,218	532,407,909	280,000,000
2027-09	1,472,369.75	9,924,180.11	3,198,806.49	14,595,356.35	1,248	519,284,922	280,000,000
2027-10	1,447,367.78	9,848,034.12	3,144,445.29	14,439,847.19	1,279	506,292,443	280,000,000
2027-11	1,422,576.88	9,761,713.27	3,090,669.14	14,274,959.29	1,309	493,440,061	280,000,000
2027-12	1,398,021.50	9,684,914.70	3,037,436.83	14,120,373.03	1,340	480,717,709	280,000,000
2028-01	1,373,692.55	9,602,568.00	2,984,771.33	13,961,031.88	1,371	468,130,370	280,000,000
2028-02	1,349,594.80	9,519,763.50	2,932,669.03	13,802,027.33	1,400	455,677,937	280,000,000
2028-03	1,325,726.44	9,414,581.53	2,881,221.67	13,621,529.64	1,431	443,382,134	280,000,000
2028-04	1,302,102.52	9,309,804.44	2,830,426.32	13,442,333.28	1,461	431,241,903	280,000,000
2028-05	1,278,736.61	9,255,494.34	2,780,068.37	13,314,299.32	1,492	419,206,341	280,000,000
2028-06	1,255,572.64	9,219,900.63	2,730,068.50	13,205,541.77	1,522	407,256,371	280,000,000
2028-07	1,232,579.86	9,193,271.47	2,680,387.08	13,106,238.41	1,553	395,382,713	280,000,000
2028-08	1,209,738.31	9,174,828.39	2,630,990.72	13,015,557.42	1,584	383,576,894	280,000,000
2028-09	1,187,031.14	9,162,129.48	2,581,852.70	12,931,013.32	1,614	371,832,912	280,000,000
2028-10	1,164,450.63	9,129,161.68	2,533,056.91	12,826,669.22	1,645	360,170,693	280,000,000
2028-11	1,142,046.16	9,082,344.49	2,484,659.06	12,709,049.71	1,675	348,603,689	280,000,000
2028-12	1,119,842.46	9,035,615.39	2,436,657.15	12,592,115.00	1,706	337,131,417	280,000,000
2029-01	1,097,842.62	8,993,497.68	2,389,032.37	12,480,372.67	1,737	325,748,887	280,000,000
2029-02	1,076,034.46	8,946,694.87	2,341,800.18	12,364,529.51	1,765	314,460,392	280,000,000
2029-03	1,054,438.67	8,872,854.70	2,295,072.51	12,222,365.88	1,796	303,292,465	280,000,000
2029-04	1,033,112.69	8,777,627.71	2,248,936.39	12,059,676.79	1,826	292,265,901	280,000,000
2029-05	1,012,083.38	8,704,434.87	2,203,297.09	11,919,815.34	1,857	281,358,169	280,000,000
2029-06	991,298.05	8,634,997.78	2,158,137.56	11,784,433.39	1,887	270,565,033	280,000,000
2029-07	970,757.70	8,560,438.48	2,113,477.70	11,644,673.88	1,918	259,891,117	280,000,000
2029-08	950,463.76	8,490,267.57	2,069,295.18	11,510,026.51	1,949	249,331,554	280,000,000
2029-09	930,411.50	8,411,448.16	2,025,624.72	11,367,484.38	1,979	238,894,481	280,000,000
2029-10	910,609.37	8,344,920.83	1,982,414.72	11,237,944.92	2,010	228,567,146	280,000,000
2029-11	891,028.90	8,293,017.32	1,939,600.02	11,123,646.24	2,040	218,334,529	280,000,000
2029-12	871,624.74	8,231,949.41	1,897,218.25	11,000,792.40	2,071	208,205,361	280,000,000
2030-01	852,402.16	8,179,740.25	1,855,230.98	10,887,373.39	2,102	198,170,390	280,000,000
2030-02	833,365.99	8,139,564.38	1,813,586.68	10,786,517.05	2,130	188,217,239	280,000,000
2030-03	814,482.20	8,090,771.75	1,772,317.63	10,677,571.58	2,161	178,354,149	280,000,000
2030-04	795,775.97	8,004,872.19	1,731,579.45	10,532,227.61	2,191	168,617,698	280,000,000
2030-05	777,300.75	7,904,671.05	1,691,428.54	10,373,400.34	2,222	159,021,598	280,000,000
2030-06	759,085.62	7,791,794.28	1,651,914.96	10,202,794.86	2,252	149,577,889	280,000,000
2030-07	741,145.13	7,702,830.20	1,612,936.81	10,056,912.14	2,283	140,262,122	280,000,000
2030-08	723,433.29	7,639,692.26	1,574,385.05	9,937,510.60	2,314	131,048,044	280,000,000
2030-09	705,890.69	7,549,462.11	1,536,368.64	9,791,721.44	2,344	121,962,214	280,000,000
2030-10	688,573.93	7,476,589.38	1,498,814.85	9,663,978.16	2,375	112,986,809	280,000,000
2030-11	671,450.34	7,410,472.33	1,461,692.00	9,543,614.67	2,405	104,114,645	280,000,000
2030-12	654,527.94	7,359,193.36	1,424,938.61	9,438,659.91	2,436	95,330,513	280,000,000
2031-01	637,784.91	7,314,238.17	1,388,525.80	9,340,548.88	2,467	86,627,749	280,000,000
2031-02	621,200.62	7,252,864.05	1,352,519.31	9,226,583.98	2,495	78,022,366	280,000,000
2031-03	604,808.79	7,179,759.65	1,316,968.96	9,101,537.40	2,526	69,525,637	280,000,000
2031-04	588,621.87	7,105,564.49	1,281,874.30	8,976,060.66	2,556	61,138,198	280,000,000
2031-05	572,640.11	7,037,256.48	1,247,211.67	8,857,108.26	2,587	52,853,730	280,000,000
2031-06	556,841.81	6,951,099.70	1,213,052.12	8,720,993.63	2,617	44,689,578	280,000,000
2031-07	541,269.58	6,850,831.57	1,179,451.89	8,571,553.04	2,648	36,659,295	280,000,000
2031-08	525,931.89	6,767,926.12	1,146,338.46	8,440,196.47	2,679	28,745,030	280,000,000
2031-09	510,813.95	6,667,786.68	1,113,779.03	8,292,379.66	2,709	20,963,465	280,000,000
2031-10	495,937.24	6,568,881.39	1,081,768.33	8,146,586.96	2,740	13,312,815	280,000,000
2031-11	481,306.21	6,476,589.51	1,050,275.56	8,008,171.28	2,770	5,785,950	280,000,000
2031-12	466,905.28	6,424,785.35	1,019,129.10	7,910,819.73	2,801	0	280,000,000
2032-01	452,662.90	6,390,817.21	988,254.51	7,831,734.62	2,832	0	280,000,000
2032-02	438,554.32	6,357,718.45	957,646.40	7,753,919.17	2,861	0	280,000,000

Delinquency Statistics			
Status		Nr of Delinquent Loans	Current Balance of all Delinquent Outstanding Loans Percentage of Balance of the Loans (%)
<1month		125	9,334,347.06 0.666%
<2months		11	710,030.31 0.051%
<3 months		2	106,638.68 0.008%
<4months	Delinquent	1	54,067.38 0.004%
<5months	Delinquent	3	263,799.83 0.019%
<6months	Delinquent	2	6,233.54 0.000%
<7months	Delinquent	1	127,663.85 0.009%
<8months	Delinquent	1	21,085.59 0.002%
<9months	Delinquent	0	0.00 0.000%
<10months	Delinquent	0	0.00 0.000%
<11months	Delinquent	1	217,092.01 0.015%
<12months	Delinquent	0	0.00 0.000%
>12 months	Delinquent	3	264,977.75 0.019%
		150	11,105,936.00

Floating Rate Interest Period (31/03/24 - 30/04/24)
Monthly Total

Default Statistics			
	Number of Loans Defaulted during the Monthly Calculation Period	Current Balance of Loans Defaulted during period	Percentage of Outstanding Balance of the Loans (% of total amount)
	0	-	0.0000%

Recovery Statistics		
	Recoveries on defaulted loans since Closing	Recoveries as a percentage of Principal Outstanding on Defaulted Loans (%)
	349,710.66	7.47%

Prepayments as a % of current balance for reference period			
			Annualised
	0.12047%	0.00000%	1.4457%

Triggers and replacements

1. Account bank replacement
 if the LT debt rating for Moody's falls below A3; or
 if the LT IDR for Fitch falls below A and the ST IDR for Fitch falls below F1

2. Risk Mitigating Deposit
 Funding of the deposit if the Counterparty Risk Assessment of the Seller falls below Baa3(cr) by Moody's

3. Swap rating triggers
 3.1. Collateral posting if rating is lower than following requirement
 Qualifying Collateral Trigger Rating means a counterparty risk assessment from Moody's of A3(cr) or above or a long term senior unsecured credit rating from Moody's of A3 or above; and
 "Fitch Required Ratings" means that the derivative counterparty rating (or "DCR", if available) or long-term IDR of an entity is rated at least "A" by Fitch or the short-term IDR of an entity is rated at least "F1" by Fitch;

3.2. Swap counterparty Transfer if rating is lower than following requirement

Qualifying Transfer Trigger Rating means a counterparty risk assessment from Moody's of Baa2(cr) or above or a long term senior unsecured credit rating from Moody's of Baa2 or above.

"Fitch Subsequent Required Ratings" means that the DCR (if available) or long-term IDR of an entity is rated at least "BBB-" by Fitch or the short-term IDR of an entity is rated at least "F3" by Fitch

4. Optional Redemption upon Rating Downgrade Event

(i) the long-term, unsecured and unsubordinated debt obligations of the Seller cease to be rated as high as Baa3 by Moody's

(ii) the deposit rating (if available) or long term IDR of the Seller cease to be rated as high as BBB- by Fitch; and the short-term IDR of the Seller ceases to be rated as high as F3 by Fitch

Counterparty and their ratings (if relevant)

KBC Bank

as the Seller, Servicer, Expenses Subordinated and Subordinated Loan Provider, Corporate Service Provider, Paying Agent, Domiciliary Agent, Listing Agent, Reference Agent, Account bank and Swap Counterparty

	<u>Moody's</u>
LT Debt Rating	A1 (positive outlook)
LT Deposit Rating	Aa3
LT Counterparty Risk Assessment	Aa3(cr)
ST Deposit Rating	P-1

	<u>Fitch</u>
LT IDR	A+ (stable)
ST IDR	F1
LT Debt Rating	A+ (stable)
ST Debt Rating	F1

Intertrust Administrative Services B.V.

as Administrator, Back-up Servicer Facilitator

Deloitte Bedrijfsrevisoren / Réviseurs d'entreprises CVBA

as Security Agent

The Notes are only offered, directly or indirectly, to holders ("Eligible Holders") that satisfy the following criteria:

- (a) **they qualify as qualifying investors (*in aanmerking komende beleggers / investisseurs éligibles*) within the meaning of Article 5, §3/1 of the Belgian Act of 3 August 2012 on institutions for collective investment that satisfy the criteria of Directive 2009/65/EC and on institutions for investment in receivables (*Wet betreffende de instellingen voor collectieve belegging die voldoen aan de criteria van Richtlijn 2009/65/EG en de instellingen voor belegging in schuldvorderingen / Loi relative aux organismes de placement collectif qui répondent aux conditions de la Directive 2009/65/CE et aux organismes de placement en créances*), as amended from time to time (the "UCITS Act") ("Qualifying Investors"), acting for their own account. A list of Qualifying Investors is attached as Annex I to this Prospectus (Qualifying Investors under the UCITS Act);**
- (b) **they do not constitute investors that, in accordance with the annex, section (I), second indent, of the Royal Decree of 19 December 2017 concerning further rules for implementation of the directive on markets in financial instruments ("MIFID II"), have registered to be treated as non-professional investors; and**
- (c) **they are holders of an exempt securities account ("X-Account") with the Securities Settlement System or (directly or indirectly) with a participant in such system and will use that X-account for the holding of the Notes.**

The Notes may only be acquired, by direct subscription, by transfer or otherwise and may only be held by Eligible Holders. Each payment of interest on Notes of which the Issuer becomes aware that they are held by a holder that does not qualify as an Eligible Holder will be suspended. Upon issuance of the Notes, the denomination of the Notes is EUR 250,000.

The Notes have not been and will not be registered under the United States Securities Act of 1933 (as amended) (the "Securities Act"), or any state securities laws, and may not be offered, sold or delivered within the United States or to, or for the benefit of, United States persons as defined in Regulation S under the Securities Act, except in certain transactions exempt from or not subject to the registration requirements of the Securities Act (see *Purchase and Sale* below). The Issuer has not been and will not be registered as an investment company under the U.S. Investment Company Act of 1940, as amended.

retention risk

The Seller has undertaken to retain a material net economic interest of not less than 5% in the Transaction in accordance with Article 6 of the Securitisation Regulation. As at the Closing Date, such interest will in accordance with Article 6(3)(d) of the Securitisation Regulation be comprised of an interest in the first loss tranche and, if necessary, other tranches having the same or a more severe

interest in the first loss tranche, and, if necessary, other tranches having the same or a more severe risk profile than those sold to the investors. Any change in the manner in which this interest is held shall be notified to investors. The Seller has provided a corresponding undertaking with respect to the interest to be retained by it during the period wherein the Notes are outstanding to the Issuer and the Security Agent in the Mortgage Receivables Purchase Agreement. |

KBC retains up to 95% of the notes and provides the subordinated loan (280mio) to Home loan 2019



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Loan Invest N.V., Compartment Home Loan Invest 2019

euro 3,200,000,000 floating rate Mortgage Backed Notes due 2050

Portfolio Composition

Reporting period: April 2024

Effectisering Pool HLI19 - 2024-04
Pool summary 1

Number of borrowers	Number of loans	Total Outstanding balance	Average Outstanding balance / borrower
17732	22063	1.401.548.446,71	79.040,63

Pool summary 2 - Ratios

Variable	Ratio	Mean	Minimum	Maximum	Number
ADJ_LTM	Adjusted loan to mortgage	1,2195	1,0000	4,0067	22063
CLTV	Current loan to value	0,4821	0,0000	0,9731	22063
LTM	Loan to mortgage	0,9970	0,0000	4,0067	22063
MTL	Mortgage to loan	1,5032	0,0000	7.680,6662	22063
OLTV	Original loan to value	0,8301	0,0000	22,9130	22063
SEAS	Seasoning in months	97,7037	68,0000	346,0000	22063

Pool summary 3 - Margin

Interest rate	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average margin
Interest rate <= 2,5	1.035.606.416,85	73,89	13941	63,19	1,88	0
2.5 < Interest Rate <= 3.0	184.312.943,35	13,15	3153	14,29	2,72	0
3.0 < Interest Rate <= 3.5	46.945.458,02	3,35	998	4,52	3,21	0
3.5 < Interest Rate <= 4.0	28.925.311,52	2,06	892	4,04	3,76	0
4.0 < Interest Rate <= 4.5	28.433.208,74	2,03	1051	4,76	4,28	0
4.5 < Interest Rate <= 5.0	30.800.977,68	2,20	931	4,22	4,75	0
5.0 < Interest Rate <= 5.5	27.334.207,16	1,95	665	3,01	5,24	0
5.5 < Interest Rate <= 6.0	16.691.378,70	1,19	342	1,55	5,69	0
6.0 < Interest Rate <= 6.5	2.302.385,67	0,16	68	0,31	6,25	0
6.5 < Interest Rate <= 7.0	152.443,04	0,01	15	0,07	6,64	0
Interest Rate > 7.0	43.715,98	0,00	7	0,03	7,12	0
Total	1.401.548.446,71	100,00	22063	100,00	2,30	0

Pool summary 4 - Loans in arrears

Loans in arrears	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans
0	9.334.347,06	84,05	126	83,44
1	710.030,31	6,39	11	7,28
2	106.638,68	0,96	2	1,32
3	54.067,38	0,49	1	0,66
4	263.799,83	2,38	3	1,99
5	6.233,54	0,06	2	1,32
6	127.663,85	1,15	1	0,66
7	21.085,59	0,19	1	0,66
10	217.092,01	1,95	1	0,66
16	152.777,25	1,38	1	0,66
19	37.842,62	0,34	1	0,66
30	74.357,88	0,67	1	0,66
Total	11.105.936,00	100,00	151	100,00

Table '01' - Origination date

Origination date	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
1995	2.190,00	0,00	1	0,00	3,72	0,02	1,00	346,00
1996	19.132,32	0,00	5	0,02	2,04	0,08	1,00	335,67
1997	9.265,49	0,00	1	0,00	3,16	0,09	1,00	316,00
1998	44.600,68	0,00	5	0,02	3,61	0,20	1,00	308,32
1999	362.376,89	0,03	44	0,20	1,84	0,17	1,00	296,69
2000	322.684,82	0,02	40	0,18	1,31	0,19	1,00	284,82
2001	430.034,86	0,03	31	0,14	1,42	0,22	1,00	272,69
2002	1.467.021,16	0,10	96	0,44	3,08	0,22	1,02	259,88
2003	5.581.889,06	0,40	293	1,33	4,14	0,23	1,00	248,89
2004	6.802.559,66	0,49	485	2,20	3,82	0,26	1,02	236,62
2005	14.931.855,20	1,07	791	3,59	3,47	0,25	1,00	225,77
2006	10.106.030,03	0,72	408	1,85	2,68	0,32	1,00	214,05
2007	3.991.884,66	0,28	151	0,68	4,20	0,35	1,01	202,18
2008	2.991.284,32	0,21	74	0,34	4,09	0,36	1,00	189,73
2009	40.434.330,25	2,88	889	4,03	4,29	0,37	1,02	175,66
2010	38.338.435,69	2,74	821	3,72	3,88	0,39	1,03	166,06
2011	9.420.077,90	0,67	228	1,03	3,70	0,40	1,04	154,70
2012	4.991.991,88	0,36	131	0,59	2,09	0,35	1,06	141,07
2013	7.707.410,96	0,55	180	0,82	3,07	0,34	1,06	129,22
2014	72.113.099,15	5,15	1725	7,82	3,11	0,39	1,08	114,40
2015	135.316.402,56	9,65	2472	11,20	2,35	0,44	1,15	105,81
2016	428.538.273,45	30,58	6525	29,57	2,06	0,47	1,19	93,06
2017	342.506.586,89	24,44	3666	16,62	2,07	0,54	1,30	80,08
2018	275.119.028,83	19,63	3001	13,60	1,96	0,54	1,34	71,99
Total	1.401.548.446,71	100,00	22063	100,00	2,30	0,48	1,22	97,70

Table '02' - Final maturity date

Final maturity date	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
2023 - 2027	74.328.296,70	5,30	5767	26,14	2,33	0,14	1,01	119,02
2028 - 2032	267.378.228,22	19,08	6135	27,81	2,35	0,30	1,07	110,22
> 2032	1.059.841.921,79	75,62	10161	46,05	2,29	0,55	1,27	93,05
Total	1.401.548.446,71	100,00	22063	100,00	2,30	0,48	1,22	97,70

Table '03' - Initial maturity in months

Initial maturity in months	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
72-107	3.429.618,62	0,24	471	2,13	2,07	0,12	1,01	80,93
108-143	76.162.597,07	5,43	3928	17,80	1,78	0,17	1,04	86,28
144-179	83.162.608,58	5,93	2097	9,50	2,11	0,29	1,07	91,72
180-215	200.236.292,34	14,29	3671	16,64	2,18	0,36	1,13	92,21
216-251	462.077.385,25	32,97	6048	27,41	2,18	0,48	1,26	93,95
252-287	73.389.891,42	5,24	1050	4,76	2,69	0,52	1,19	108,76
288-323	450.556.755,26	32,15	3998	18,12	2,35	0,62	1,31	95,30
324-360	43.571.153,83	3,11	676	3,06	3,94	0,47	1,05	184,01
> 360	8.962.144,34	0,64	124	0,56	3,64	0,52	1,06	183,51
Total	1.401.548.446,71	100,00	22063	100,00	2,30	0,48	1,22	97,70

Table '04' - Seasoning in months

Seasoning in months	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
61 - 72	150.322.896,29	10,73	1619	7,34	1,90	0,54	1,39	70,32
73 - 84	418.140.075,93	29,83	4422	20,04	2,04	0,54	1,29	77,56
85 - 96	409.639.981,91	29,23	5847	26,50	2,04	0,48	1,21	91,48
97 -108	170.293.170,44	12,15	2997	13,58	2,28	0,45	1,17	101,68
109 -	253.152.322,14	18,06	7178	32,53	3,41	0,37	1,04	154,63
Total	1.401.548.446,71	100,00	22063	100,00	2,30	0,48	1,22	97,70

Table '05' - Interest rate

Interest rate	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Interest rate <= 2,5	1.035.606.416,85	73,89	13941	63,19	1,88	0,49	1,27	88,57
2.5 < Interest Rate <= 3.0	184.312.943,35	13,15	3153	14,29	2,72	0,49	1,10	96,25
3.0 < Interest Rate <= 3.5	46.945.458,02	3,35	998	4,52	3,21	0,48	1,07	106,38
3.5 < Interest Rate <= 4.0	28.925.311,52	2,06	892	4,04	3,76	0,39	1,07	144,22
4.0 < Interest Rate <= 4.5	28.433.208,74	2,03	1051	4,76	4,28	0,33	1,04	173,79
4.5 < Interest Rate <= 5.0	30.800.977,68	2,20	931	4,22	4,75	0,34	1,04	175,24
5.0 < Interest Rate <= 5.5	27.334.207,16	1,95	665	3,01	5,24	0,38	1,03	172,00
5.5 < Interest Rate <= 6.0	16.691.378,70	1,19	342	1,55	5,69	0,43	1,02	170,15
6.0 < Interest Rate <= 6.5	2.302.385,67	0,16	68	0,31	6,25	0,44	1,04	169,14
6.5 < Interest Rate <= 7.0	152.443,04	0,01	15	0,07	6,64	0,24	1,00	161,45
Interest Rate > 7.0	43.715,98	0,00	7	0,03	7,12	0,33	1,00	163,00
Total	1.401.548.446,71	100,00	22063	100,00	2,30	0,48	1,22	97,70

Interest rate review code	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
No review	1.111.397.570,65	79,30	15548	70,47	2,17	0,51	1,24	89,33
1 y / 1 y	126.318.995,67	9,01	2938	13,32	3,73	0,37	1,17	139,26
3 y / 3 y	76.471.088,66	5,46	1527	6,92	2,61	0,39	1,15	117,84
5 y / 5 y	77.295.683,19	5,52	1658	7,51	1,74	0,41	1,13	115,17
10 y / 5 y	9.366.884,08	0,67	379	1,72	1,20	0,31	1,00	220,03
15 y / 5 y	115.256,38	0,01	5	0,02	4,05	0,16	1,00	201,29
20 y / 5 y	582.968,08	0,04	8	0,04	2,91	0,64	1,13	114,69
Total	1.401.548.446,71	100,00	22063	100,00	2,30	0,48	1,22	97,70

Table '07' - Reset date

Reset date	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
2024	127.256.667,12	9,08	3306	14,98	3,00	0,38	1,18	135,00
2025	88.233.686,46	6,30	2932	13,29	2,56	0,35	1,10	135,46
2026	70.124.151,82	5,00	2441	11,06	2,48	0,31	1,08	116,78
2027	42.749.725,31	3,05	1356	6,15	2,50	0,29	1,10	98,32
2028	34.767.808,50	2,48	982	4,45	2,46	0,28	1,07	100,39
2029	23.435.830,80	1,67	633	2,87	2,36	0,26	1,02	103,85
2030	29.446.286,30	2,10	644	2,92	2,34	0,29	1,07	103,18
2031	56.213.785,33	4,01	1094	4,96	2,17	0,33	1,07	97,92
2032	47.079.880,21	3,36	727	3,30	2,16	0,38	1,12	90,19
2033	38.042.012,59	2,71	598	2,71	2,22	0,39	1,10	88,32
2034	52.735.397,65	3,76	696	3,15	2,30	0,42	1,10	95,93
2035	64.645.801,53	4,61	732	3,32	2,31	0,47	1,20	98,64
2036	118.078.163,25	8,42	1212	5,49	2,06	0,50	1,24	93,83
2037	105.720.374,21	7,54	934	4,23	1,99	0,53	1,34	82,66
2038	77.383.619,13	5,52	707	3,20	2,06	0,54	1,32	77,65
2039	29.800.347,16	2,13	277	1,26	2,61	0,58	1,23	98,07
2040	40.225.171,05	2,87	349	1,58	2,50	0,62	1,23	100,51
2041	108.303.066,51	7,73	782	3,54	2,13	0,64	1,30	92,29
2042	131.918.143,37	9,41	914	4,14	2,17	0,66	1,36	81,00
2043	109.994.669,61	7,85	716	3,25	2,07	0,68	1,39	73,06
2044	4.827.487,07	0,34	28	0,13	2,25	0,76	1,36	72,92
2045	566.371,73	0,04	3	0,01	1,93	0,65	1,68	75,99
Total	1.401.548.446,71	100,00	22063	100,00	2,30	0,48	1,22	97,70

Table '08' - Principal payment type

Principal payment type	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Linear	14.967.469,36	1,07	558	2,53	2,47	0,24	1,15	116,93
Annuity	1.386.580.977,35	98,93	21505	97,47	2,30	0,48	1,22	97,50
Total	1.401.548.446,71	100,00	22063	100,00	2,30	0,48	1,22	97,70

Principal payment frequency	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Monthly	1.401.548.446,71	100,00	22063	100,00	2,30	0,48	1,22	97,70
Total	1.401.548.446,71	100,00	22063	100,00	2,30	0,48	1,22	97,70

Table '10' - Loan purpose

Loan purpose	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Purchase	927.965.280,28	66,21	10989	49,81	2,19	0,53	1,29	94,99
Remortgage	395.047.648,96	28,19	9436	42,77	2,47	0,40	1,08	96,47
Construction	78.535.517,47	5,60	1638	7,42	2,83	0,37	1,13	135,95
Total	1.401.548.446,71	100,00	22063	100,00	2,30	0,48	1,22	97,70

Table '11' - Employment type

Employment type	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Employed	1.240.135.847,08	88,48	19865	90,04	2,32	0,48	1,21	97,95
Unemployed	10.205.232,19	0,73	177	0,80	2,49	0,49	1,13	104,71
Self employed	151.207.367,44	10,79	2021	9,16	2,16	0,50	1,34	95,18
Total	1.401.548.446,71	100,00	22063	100,00	2,30	0,48	1,22	97,70

Current loan to value	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Current Loan To Value <= 10%	50.828.453,40	3,63	4386	19,88	2,46	0,07	1,01	120,22
10% < CLTV <= 20%	110.517.705,58	7,89	3546	16,07	2,38	0,15	1,02	112,37
20% < CLTV <= 30%	146.580.828,65	10,46	2954	13,39	2,39	0,25	1,08	109,09
30% < CLTV <= 40%	189.690.815,41	13,53	2826	12,81	2,35	0,35	1,13	103,48
40% < CLTV <= 50%	196.294.864,92	14,01	2420	10,97	2,32	0,45	1,21	99,21
50% < CLTV <= 60%	222.164.716,25	15,85	2211	10,02	2,27	0,55	1,27	95,18
60% < CLTV <= 70%	235.401.569,83	16,80	1974	8,95	2,21	0,65	1,34	90,63
70% < CLTV <= 80%	220.711.166,77	15,75	1560	7,07	2,24	0,74	1,36	84,28
80% < CLTV <= 90%	28.980.583,95	2,07	183	0,83	2,30	0,81	1,24	75,87
90% < CLTV <= 100%	377.741,95	0,03	3	0,01	2,06	0,95	1,17	83,07
Total	1.401.548.446,71	100,00	22063	100,00	2,30	0,48	1,22	97,70

Table '14' - Loan to mortgage

Loan to mortgage	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
LTM <= 10%	8.309.314,00	0,59	1717	7,78	2,98	0,04	1,00	152,31
10% < LTM <= 20%	24.040.389,81	1,72	1925	8,73	2,71	0,10	1,00	140,58
20% < LTM <= 30%	40.743.523,22	2,91	1843	8,35	2,68	0,15	1,00	131,82
30% < LTM <= 40%	62.372.393,97	4,45	1985	9,00	2,69	0,22	1,00	126,27
40% < LTM <= 50%	85.164.823,40	6,08	2020	9,16	2,66	0,30	1,00	120,36
50% < LTM <= 60%	109.995.399,01	7,85	1988	9,01	2,62	0,39	1,00	112,27
60% < LTM <= 70%	145.161.855,40	10,36	2153	9,76	2,51	0,46	1,00	101,63
70% < LTM <= 80%	198.039.330,75	14,13	2098	9,51	2,30	0,57	1,00	89,78
80% < LTM <= 90%	89.034.577,64	6,35	1034	4,69	2,39	0,55	1,00	91,43
90% < LTM <= 100%	53.630.795,58	3,83	698	3,16	2,36	0,45	1,00	98,64
100% < LTM <= 110%	54.099.509,42	3,86	627	2,84	2,28	0,47	1,05	94,40
110% < LTM <= 120%	60.390.025,94	4,31	609	2,76	2,18	0,49	1,15	93,66
120% < LTM <= 130%	66.107.817,41	4,72	588	2,67	2,05	0,52	1,25	89,88
130% < LTM <= 140%	66.388.451,29	4,74	555	2,52	2,03	0,55	1,35	88,60
140% < LTM <=150%	104.877.130,29	7,48	725	3,29	1,97	0,60	1,45	83,90
150% < LTM <=160%	84.598.006,69	6,04	535	2,42	2,02	0,65	1,56	81,48
160% < LTM <=170%	49.843.802,77	3,56	316	1,43	2,04	0,66	1,63	76,59
170% < LTM <=180%	9.564.000,42	0,68	74	0,34	1,87	0,53	1,75	86,12
180% < LTM <=190%	10.284.314,32	0,73	82	0,37	1,92	0,57	1,85	85,37
190% < LTM <=200%	10.901.896,98	0,78	76	0,34	1,83	0,54	1,94	86,19
200% < LTM <=250%	37.953.926,27	2,71	256	1,16	1,86	0,56	2,22	85,43
250% < LTM <=300%	27.611.108,13	1,97	146	0,66	1,68	0,59	2,85	83,60
350% < LTM <=400%	2.370.644,41	0,17	12	0,05	1,77	0,63	3,60	79,15
400% < LTM <=450%	65.409,59	0,00	1	0,00	1,25	0,79	4,01	90,00
Total	1.401.548.446,71	100,00	22063	100,00	2,30	0,48	1,22	97,70

Table '15' - Adjusted loan to mortgage

Adjusted loan to mortgage	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
90% < LTM <= 100%	816.492.402,78	58,26	17461	79,14	2,50	0,42	1,00	105,89
100% < LTM <= 110%	54.099.509,42	3,86	627	2,84	2,28	0,47	1,05	94,40
110% < LTM <= 120%	60.390.025,94	4,31	609	2,76	2,18	0,49	1,15	93,66
120% < LTM <= 130%	66.107.817,41	4,72	588	2,67	2,05	0,52	1,25	89,88
130% < LTM <= 140%	66.388.451,29	4,74	555	2,52	2,03	0,55	1,35	88,60
140% < LTM <=150%	104.877.130,29	7,48	725	3,29	1,97	0,60	1,45	83,90
150% < LTM <=160%	84.598.006,69	6,04	535	2,42	2,02	0,65	1,56	81,48
160% < LTM <=170%	49.843.802,77	3,56	316	1,43	2,04	0,66	1,63	76,59
170% < LTM <=180%	9.564.000,42	0,68	74	0,34	1,87	0,53	1,75	86,12
180% < LTM <=190%	10.284.314,32	0,73	82	0,37	1,92	0,57	1,85	85,37
190% < LTM <=200%	10.901.896,98	0,78	76	0,34	1,83	0,54	1,94	86,19
200% < LTM <=250%	37.953.926,27	2,71	256	1,16	1,86	0,56	2,22	85,43
250% < LTM <=300%	27.611.108,13	1,97	146	0,66	1,68	0,59	2,85	83,60
350% < LTM <=400%	2.370.644,41	0,17	12	0,05	1,77	0,63	3,60	79,15
400% < LTM <=450%	65.409,59	0,00	1	0,00	1,25	0,79	4,01	90,00
Total	1.401.548.446,71	100,00	22063	100,00	2,30	0,48	1,22	97,70

Hypothecair gedekt	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Yes	1.401.548.446,71	100,00	22063	100,00	2,30	0,48	1,22	97,70
Total	1.401.548.446,71	100,00	22063	100,00	2,30	0,48	1,22	97,70

Table '17' - Original loan to value

Original loan to value	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Original Loan To Value <= 10%	1.841.448,66	0,13	90	0,41	1,87	0,07	1,26	89,59
10% < OLTV <= 20%	12.568.903,79	0,90	530	2,40	1,96	0,12	1,18	94,88
20% < OLTV <= 30%	29.910.190,65	2,13	981	4,45	2,24	0,17	1,14	99,84
30% < OLTV <= 40%	49.973.907,13	3,57	1463	6,63	2,27	0,20	1,07	100,94
40% < OLTV <= 50%	74.718.393,57	5,33	1836	8,32	2,33	0,25	1,12	101,31
50% < OLTV <= 60%	97.533.447,51	6,96	2138	9,69	2,29	0,31	1,16	99,51
60% < OLTV <= 70%	121.986.771,15	8,70	2158	9,78	2,28	0,37	1,21	99,19
70% < OLTV <= 80%	149.936.556,71	10,70	2301	10,43	2,26	0,44	1,24	98,23
80% < OLTV <= 90%	222.411.965,02	15,87	2867	12,99	2,26	0,52	1,27	96,12
90% < OLTV <= 100%	431.329.284,03	30,78	4754	21,55	2,32	0,62	1,26	96,20
100% < OLTV <= 110%	122.117.144,46	8,71	1628	7,38	2,41	0,57	1,20	99,13
110% < OLTV <= 120%	42.584.964,95	3,04	635	2,88	2,45	0,51	1,20	98,38
120% < OLTV <= 130%	10.293.591,46	0,73	183	0,83	2,16	0,46	1,29	95,51
130% < OLTV <= 140%	10.544.048,00	0,75	141	0,64	2,14	0,52	1,27	90,13
140% < OLTV <=150%	7.002.413,29	0,50	100	0,45	2,44	0,54	1,20	97,30
150% < OLTV	16.795.416,33	1,20	258	1,17	2,43	0,57	1,15	98,97
Total	1.401.548.446,71	100,00	22063	100,00	2,30	0,48	1,22	97,70

Table '18' - Employee (Y/N)

Employee (Y/N)	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
No	1.398.819.349,81	99,81	22032	99,86	2,30	0,48	1,22	97,71
Yes	2.729.096,90	0,19	31	0,14	2,05	0,56	1,33	94,65
Total	1.401.548.446,71	100,00	22063	100,00	2,30	0,48	1,22	97,70

Occupancy Type	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Owner occupied	1.240.411.047,61	88,50	17505	79,34	2,30	0,49	1,23	97,07
Buy to let	60.737.829,64	4,33	1253	5,68	2,10	0,37	1,18	94,59
Mixed commercial / private	26.005.741,72	1,86	608	2,76	2,13	0,36	1,16	94,28
Other	74.393.827,74	5,31	2697	12,22	2,57	0,44	1,17	112,08
Total	1.401.548.446,71	100,00	22063	100,00	2,30	0,48	1,22	97,70

Provincie	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Onbekend	244.308,11	0,02	4	0,02	2,54	0,03	1,00	104,09
Brussels Hoofdstedelijk gewest	125.320.059,97	8,94	1349	6,11	2,21	0,50	1,21	96,12
Waals Brabant	19.787.708,44	1,41	206	0,93	2,20	0,48	1,18	97,06
Vlaams Brabant	234.460.296,52	16,73	3368	15,27	2,28	0,48	1,25	96,76
Antwerpen	389.221.200,24	27,77	5858	26,55	2,31	0,49	1,21	97,99
Limburg	165.092.463,67	11,78	3155	14,30	2,42	0,49	1,17	100,24
Luik	21.117.782,33	1,51	392	1,78	2,43	0,48	1,10	97,53
Namen	2.038.278,48	0,15	40	0,18	2,20	0,47	1,17	95,43
Henegouwen	8.080.029,55	0,58	146	0,66	2,30	0,51	1,09	101,76
Luxemburg	1.686.290,47	0,12	38	0,17	2,68	0,42	1,24	104,33
West-Vlaanderen	197.023.496,10	14,06	3532	16,01	2,24	0,47	1,24	96,90
Oost-Vlaanderen	237.476.532,83	16,94	3975	18,02	2,31	0,46	1,25	97,79
Total	1.401.548.446,71	100,00	22063	100,00	2,30	0,48	1,22	97,70

Region	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
1. Flanders	1.223.518.297,47	87,30	19892	90,16	2,31	0,48	1,22	97,85
2. Brussels	125.320.059,97	8,94	1349	6,11	2,21	0,50	1,21	96,12
3. Wallonie	52.710.089,27	3,76	822	3,73	2,32	0,48	1,13	98,14
Total	1.401.548.446,71	100,00	22063	100,00	2,30	0,48	1,22	97,70

Property Type	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Residential house + apartment	1.401.548.446,71	100,00	22063	100,00	2,30	0,48	1,22	97,70
Total	1.401.548.446,71	100,00	22063	100,00	2,30	0,48	1,22	97,70